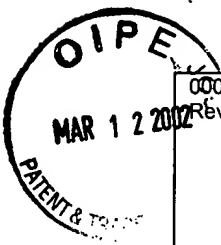


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TRANSMITTAL FORM (to be used for all correspondence during pendency of filed application)	0001/PTO Rev. 10/95	U.S. Department of Commerce Patent and Trademark Office	Application Number	09/675,992
			Filing Date	September 29, 2000
			First Named Inventor	Walter W. Lee
			Confirmation No.	1738
			Group Art Unit Number	2166
			Examiner Name	Not yet known
Total Number of Pages in This Submission		5**	Attorney Docket Number	13553-05122

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<input checked="" type="checkbox"/> Information Disclosure Statement & PTO-1449 <input checked="" type="checkbox"/> Copies of IDS Cited References	<input type="checkbox"/> After Allowance Communication to Group
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REMARKS: ** IDS references are not included in the total pages submitted	

SIGNATURE OF ATTORNEY OR AGENT		
Signature:		
Attorney/Reg. No.:	Daniel R. Brownstone, Registration No. 46,581	Dated: 5 March 2002

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IN THE UNITED STATES
PATENT AND TRADEMARK OFFICE

APPLICANT(S): Walter W. Lee et al.
APPLICATION NO.: 09/675,992
FILING DATE: September 29, 2000
TITLE: Score Based Decisioning
CONFIRMATION NO: 1738
EXAMINER: Not yet known
GROUP ART UNIT: 2166
ATTY. DKT. NO.: 13553-05122

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Dated: 5 March 2002

By: Daniel R. Brownstone
Daniel R. Brownstone, Reg. No. 46,581

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COMMISSIONER FOR PATENTS
WASHINGTON, DC. 20231

INFORMATION DISCLOSURE STATEMENT
Under 37 CFR §§ 1.56 and 1.97-98

SIR:

Pursuant to the provisions of 37 CFR §§ 1.56 and 1.97-98, enclosed herewith is modified form PTO-1449 listing references for consideration by the Examiner. A copy is enclosed herewith of each listed reference which may be material to the examination of this application, and with respect to which there may be a duty to disclose.

The filing of this Information Disclosure Statement shall not be construed as a representation regarding the completeness of the list of references, or that inclusion of a reference in this list is an admission that it is prior art or is pertinent to this application, or that a search has been made, or as an admission that the information listed is, or may be considered to be, material to patentability, or that no other material information exists, and shall not be construed as an admission against interest in any manner.

PATENT

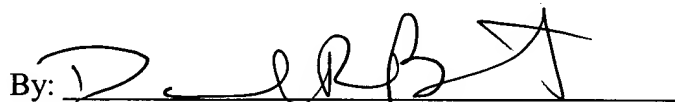
The Information Disclosure Statement submitted herewith is being filed before the mailing date of a first office action on the merits.

Applicant submits that no fee is required for the consideration of the accompanying Information Disclosure Statement.

Consideration of the listed references and favorable action are solicited.

Respectfully submitted,
WALTER W. LEE, DANIEL SHOHAM, WESLEY
K. WILHELM, JOSEPH P. MILANA, AND ALAN
P. JOST

Dated: 5 March 2002.

By: 
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13553/05122/SF/5070142.1

FORM PTO-1449
(REV. 6-89)U.S. DEPARTMENT OF COMMERCE
Patent and Trademark OfficeAttorney's Docket No.
13553-05122Application No.
09/675,992

INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

Applicants
Walter W. Lee et al.Filing Date
September 29, 2000Group Art Unit
2166

U.S. PATENT DOCUMENTS

Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
	A1	5,025,372	06/18/91	Burton et al.	364	406	
	A2	5,146,067	09/08/92	Sloan et al.	235	381	
	A3	5,398,300	03/14/95	Levey	395	22	
	A4	5,819,226	10/06/98	Gopinathan et al.	705		
	A5	5,982,891	11/09/99	Ginter et al.	380		
	A6	6,029,195	02/22/00	Herz	709	219	
	A7	6,070,141	05/30/00	Houvener et al.	705	1	
	A8	6,330,546	12/11/01	Gopinathan et al.	705	35	

FOREIGN PATENT DOCUMENTS

		Document Number	Date	Country	Class	Subclass	Translation	
							Yes	No
	B1	1,252,566	04/11/89	Canada	G06F	15/21		
	B2	2,032,126	08/01/91	Canada	G06F	15/18		
	B3	2,052,033	01/19/99	Canada	G07F	19/00		
	B4	0 418 144 A1	03/20/91	EPO	G06F	7/08		
	B5	0 421 808 A3	04/10/91	EPO	G07F	7/10		

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

	C1	Hecht-Nielsen, R., Theory of the Backpropagation Neural Network, <i>Neural Networks for Perception</i> , pp. 65-93 (1992).
	C2	Functional Specifications Document of the SLIGOS Fraud Detection System (FDS) Using the Nestor Decision Learning System, <i>Nestor Financial Services</i> , October 12, 1990.
	C3	Fraud Detection System (FDS) User's Guide, Release 1.3 Nestor, Inc. pp. n-034-n-056
	C4	SLIGOS Fraud-Detection Study Features for Modelling, Nestor, Inc., pp.n-1512 - n-1535 (1990).
	C5	Rumelhart, D.E., et al., Learning Representations by Back-Propagating Errors, <i>Nature</i> v. 323, pp. 533-536 (1986).
	C6	Weigend, A.S., et al., Generalization by Weight-Elimination with Application to Forecasting, <i>Advances in Neural Information Processing Systems 3</i> , pp. 875-882.

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if references considered, whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



FORM PTO-1449

(REV. 6-89)

U.S. DEPARTMENT OF COMMERCE
Patent and Trademark Office**INFORMATION DISCLOSURE CITATION**

(Use several sheets if necessary)

Attorney's Docket No.

13553-05122

Application No.

09/675,992

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Filing Date

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Group Art Unit

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U.S. PATENT DOCUMENTS

Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate

FOREIGN PATENT DOCUMENTS

		Document Number	Date	Country	Class	Subclass	Translation	
							Yes	No
	B6	A 62-75768	04/07/87	Japan	G06F	15/30	No	
	B7	A 63-184870	07/30/88	Japan	G06F	15/30	No	
	B8	A 4-113220	04/14/92	Japan	G01D	3/00	No	
	B9	A 4-220758	08/11/92	Japan	G06F	15/18	No	
	B10	WO 89/06398	07/13/89	WIPO	G06F	15/30	No	

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

	C7	Copy of International Search Report for PCT/US01/30193

EXAMINER

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